

Equifax FACT Act

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TRANSUnion

# Equifax Credit Report™ for Thanh C. Thach

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As of: 08/28/2012.

Available until: 09/27/2012

Confirmation #: 2741328012

Report Does Not Update

**Important.** Please print this report as it will only be available for you to view during this session with Equifax. If you would like to view this credit report online free for 30 days, [click here](#).

Section Title	Section Description
1. <u>Credit Summary</u>	Summary of account activity
2. <u>Account Information</u>	Detailed account information
3. <u>Inquiries</u>	Companies that have requested or viewed your credit information
4. <u>Negative Information</u>	Bankruptcies, liens, garnishments and other judgments
5. <u>Personal Information</u>	Personal data, addresses, employment history
6. <u>Dispute File Information</u>	How to dispute information found on this credit report
7. <u>Summary of Your Rights Under the FCRA</u>	Summary of Your Rights Under the FCRA
8. <u>Remedying the Effects of Identity Theft</u>	Remedying the Effects of Identity Theft
9. <u>Your Rights Under State Law</u>	Your Rights Under State Law

## Credit Summary

Your Equifax Credit Summary highlights the information in your credit file that is most important in determining your credit standing by distilling key credit information into one easy-to-read summary.

### Accounts

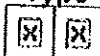
Lenders usually take a positive view of individuals with a range of credit accounts - car loan, credit cards, mortgage, etc. - that have a record of timely payments. However, a high debt to credit ratio on certain types of revolving (credit card) accounts and installment loans will typically have a negative impact.

Open Accounts	Total Number	Balance	Available <sup>2</sup>	Credit Limit <sup>2</sup>	Debt to Credit Ratio	Monthly Payment Amount <sup>2</sup>	Accounts with a Balance
<u>Mortgage</u>	0	\$0	N/A	N/A	N/A	\$0	0
<u>Installment</u>	0	\$0	N/A	N/A	N/A	\$0	0
<u>Revolving</u>	4	\$15	\$1,885	\$1,900	1%	\$15	1
<u>Other</u>	0	\$0	N/A	N/A	N/A	\$0	0
<b>Total</b>	<b>4</b>	<b>\$15</b>	<b>\$1,885</b>	<b>\$1,900</b>	<b>1%</b>	<b>\$15</b>	<b>1</b>

### Debt by Account Type

### Debt to Credit Ratio by Account

Type



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**Account Age**

Usually, it is a good idea to keep your oldest credit account open, as a high average account age generally demonstrates stability to lenders. Also, especially if you have been managing credit for a short time, opening many new accounts will lower your average account age and may have a negative impact.

Length of Credit History 2011 Years, 10 Months  
 Average Account Age 6 Years, 12 Months  
 Oldest Account CAPITAL ONE BANK USA (Opened 10/01/2000)  
 Most Recent Account MIDLAND FUNDING LLC (Opened 12/09/2011)

**Inquiries - Requests for your Credit History**

Numerous Inquiries on your credit file for new credit may cause you to appear risky to lenders, so it is usually better to only seek new credit when you need it. Typically, lenders distinguish between inquiries for a single loan and many new loans in part by the length of time over which the inquiries occur. So, when rate shopping for a loan it's a good idea to do it within a focused period of time.

Inquiries in the Last 2 Years 3  
 Most Recent Inquiry FIRST AMERICAN CREDCO :2741328012 (08/20/12)

**Potentially Negative Information**

Late payments, collections and public records can have a negative impact on your credit standing. The more severe and recent they are, the more negative the potential impact might be.

Public Records 0  
Negative Accounts 15  
Collections 1

**Mortgage Accounts**

Mortgage accounts include first mortgages, home equity loans, and any other loans secured by real estate you own.

You have no mortgage accounts on file

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**Installment Accounts**

Installment accounts are credit accounts in which the amount of the payment and the number of payments are predetermined or fixed, such as a car loan.

**Closed Accounts**

Account Name	Account Number	Date Opened	Balance	Date Reported 21	Past Due	Status 21	Credit Limit
TOYOTA MOTOR CREDIT		10/01/2002	\$0	11/01/2007		PAYS AS AGREED	

TOYOTA MOTOR LEASING

6005 N River Blvd NE  
 Cedar Rapids, IA-524116634

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Account Name	Account Number	Date Opened	Balance	Date Reported <sup>2</sup>	Past Due	Status <sup>2</sup>	Credit Limit
Account Number:				Status:	PAYS AS AGREED		
Account Owner:	Individual Account.			High Credit:	\$26,170		
Type of Account <sup>2</sup>	Installment			Credit Limit:			
Term Duration:	61 Months			Terms Frequency:	Monthly (due every month)		
Date Opened:	10/01/2002			Balance:	\$0		
Date Reported:	11/01/2007			Amount Past Due:			
Date of Last Payment:	11/2007			Actual Payment Amount:	\$711		
Scheduled Payment Amount:	\$606			Date of Last Activity:	11/2007		
Date Major Delinquency First Reported:				Months Reviewed:	60		
Creditor Classification:				Activity Designator:	Paid and Closed		
Charge Off Amount:				Deferred Payment Start Date:			
Balloon Payment Amount:				Balloon Payment Date:			
Date Closed:	11/2007			Type of Loan:	Auto		
Date of First Delinquency:	N/A						
Comments:							

## 81-Month Payment History

No 81-Month Payment Data available for display.

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## Revolving Accounts

Revolving accounts are charge accounts that have a credit limit and require a minimum payment each month, such as most credit cards.

## Open Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported <sup>2</sup>	Past Due	Status <sup>2</sup>	Credit Limit
CAPITAL ONE BANK USA		03/10/2005	\$0	07/27/2012		PAYS AS AGREED	\$500

CAPITAL ONE

PO Box 30281  
Salt Lake City, UT-841300281

Account Number:				Status:	PAYS AS AGREED		
Account Owner:	Individual Account.			High Credit:	\$0		
Type of Account <sup>2</sup>	Revolving			Credit Limit:	\$500		
Term Duration:				Terms Frequency:	Monthly (due every month)		
Date Opened:	03/10/2005			Balance:	\$0		
Date Reported:	07/27/2012			Amount Past Due:			
Date of Last Payment:				Actual Payment Amount:			

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Account Name	Account Number	Date Opened	Balance	Date Reported 3	Past Due	Status 2	Credit Limit
Scheduled Payment Amount:			Date of Last Activity:		N/A		
Date Major Delinquency First Reported:			Months Reviewed:		88		
Creditor Classification:			Activity Designator:		N/A		
Charge Off Amount:			Deferred Payment Start Date:				
Balloon Payment Amount:			Balloon Payment Date:				
Date Closed:			Type of Loan:		Credit Card		
Date of First Delinquency:			N/A				
Comments:							

## 81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012	*	*	*	*	*	*	*	*	*	*	*	*
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006	*	*	*	*	*	*	*	*	*	*	*	*
2005												

HSBC BANK [REDACTED] 06/01/2006 \$0 06/01/2006 PAYS AS AGREED \$300

## HOUSEHOLD BANK

12447 SW 69th Ave  
 All: Dispute Processing  
 Tigard, OR-972238517  
 (800) 477-6000

Account Number:	[REDACTED]	Status:	PAYS AS AGREED
Account Owner:	Individual Account	High Credit:	\$0
Type of Account:	Revolving	Credit Limit:	\$300
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	06/01/2006	Balance:	\$0
Date Reported:	06/01/2006	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:		Months Reviewed:	N/A
Creditor Classification:		Activity Designator:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:			

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Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
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## 81-Month Payment History

No 81-Month Payment Data available for display.

MACY'S/DSNB		02/20/2003	\$0	08/14/2012		PAYS AS AGREED	\$100
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## MACY'S/DSNB

PO Box 8218  
Mason, OH-450408218  
(800) 243-6552

Account Number:		Status:	PAYS AS AGREED
Account Owner:	Individual Account	High Credit:	\$1,214
Type of Account:	Revolving	Credit Limit:	\$100
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	02/20/2003	Balance:	\$0
Date Reported:	08/14/2012	Amount Past Due:	
Date of Last Payment:	08/2009	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	08/2009
Date Major Delinquency First Reported:		Months Reviewed:	99
Creditor Classification:		Activity Designator:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Charge Account
Date of First Delinquency:	N/A		
Comments:			

## 81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012	*	*	*	*	*	*	*					
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006	*	*	*	*	*	*	*	*	*	*	*	*
2005											*	*

UNIVERSAL CD		02/19/2002	\$15	08/06/2012		PAYS AS AGREED	\$1,000
CBNA							

## UNIVERSAL CD/CBNA

PO Box 6241  
Sioux Falls, SD-571176241  
(604) 954-8788

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Account Name	Account Number	Date Opened	Balance	Date Reported ?	Past Due	Status ?	Credit Limit
Account Number:				Status:		PAYS AS AGREED	
Account Owner:	Individual Account		High Credit:			\$0	
Type of Account ?	Revolving		Credit Limit:			\$1,000	
Term Duration:			Terms Frequency:			Monthly (due every month)	
Date Opened:	02/19/2002		Balance:			\$15	
Date Reported:	08/06/2012		Amount Past Due:				
Date of Last Payment:	07/2012		Actual Payment Amount:				
Scheduled Payment Amount:	\$15		Date of Last Activity:			07/2012	
Date Major Delinquency First Reported:			Months Reviewed:			99	
Creditor Classification:			Activity Designator:			N/A	
Charge Off Amount:			Deferred Payment Start Date:				
Balloon Payment Amount:			Balloon Payment Date:				
Date Closed:			Type of Loan:			Credit Card	
Date of First Delinquency:	N/A						
Comments:							

## 81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012	*	*	*	*	*	*	*					
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006	*	*	*	*	*	*	*	*	*	*	*	*
2005											*	*

## Closed Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported ?	Past Due	Status ?	Credit Limit
BLOOM/DSNB		09/26/2003	\$0	07/24/2012		PAYS AS AGREED	\$800
BLOOM/DSNB							
PO Box 8218 Mason, OH 450408218 (800) 243-6562							
Account Number:			Status:			PAYS AS AGREED	
Account Owner:	Individual Account		High Credit:			\$1,188	
Type of Account ?	Revolving		Credit Limit:			\$800	
Term Duration:			Terms Frequency:			Monthly (due every month)	

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Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
Date Opened:	09/26/2003		Balance:			\$0	
Date Reported:	07/24/2012		Amount Past Due:				
Date of Last Payment:	08/2007		Actual Payment Amount:				
Scheduled Payment Amount:			Date of Last Activity:			08/2007	
Date Major Delinquency First Reported:			Months Reviewed:			99	
Creditor Classification:			Activity Designator:			Paid and Closed	
Charge Off Amount:			Deferred Payment Start Date:				
Balloon Payment Amount:			Balloon Payment Date:				
Date Closed:	08/2007		Type of Loan:			Charge Account	
Date of First Delinquency:	N/A						
Comments:	Account closed at consumers request						

## 81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012	*	*	*	*	*	*	*	*	*	*	*	*
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006	*	*	*	*	*	*	*	*	*	*	*	*
2005										*	*	*

BRYANT STATE BANK [REDACTED] 12/05/2008 \$0 01/13/2012 CHARGE OFF \$250

## BRYANT STATE BANK

124 WEST MAIN AVENUE  
BRYANT, SD 57221  
(605) 628-2171

Account Number:	[REDACTED]	Status:	CHARGE-OFF
Account Owner:	Individual Account	High Credit:	
Type of Account [2]:	Revolving	Credit Limit:	\$250
Term Duration:		Terms Frequency:	
Date Opened:	12/05/2008	Balance:	\$0
Date Reported:	01/13/2012	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:	05/2009	Months Reviewed:	37
Creditor Classification:		Activity Designator:	Transfer/Sold
Charge Off Amount:	\$456	Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	01/2009		
Comments:	Charged off account		

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Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
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## 81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2011	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	*
2010	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2009	*	30	60	90	120	CO	CO	CO	CO	CO	CO	CO
2008												*

CAPITAL ONE BANK USA		10/19/2009	\$718	08/05/2012	\$718	CHARGE -OFF	\$200
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## CAPITAL ONE

PO Box 30281  
Salt Lake City, UT-841300281

Account Number:		Status:	CHARGE-OFF
Account Owner:	Individual Account.	High Credit:	
Type of Account:	Revolving	Credit Limit:	\$200
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	10/19/2009	Balance:	\$718
Date Reported:	08/05/2012	Amount Past Due:	\$710
Date of Last Payment:	01/2010	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:	08/2010	Months Reviewed:	33
Creditor Classification:		Activity Designator:	Closed
Charge Off Amount:	\$588	Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	02/2010		
Comments:	Account closed at consumers request, Charged off account		

## 81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012	CO	CO	CO	CO	CO	CO	CO					
2011	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2010	*	*	30	60	90	120	150	CO	CO	CO	CO	CO
2009										*	*	*

CAPITAL ONE BANK USA		07/01/2001	\$0	09/01/2004	PAYS AS AGREED
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## CAPITAL ONE

PO Box 30281  
Salt Lake City, UT-841300281



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Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
Account Number:						PAYS AS AGREED	
Account Owner:	Individual Account		High Credit:			\$1,041	
Type of Account [2]:	Revolving		Credit Limit:				
Term Duration:			Terms Frequency:			Monthly (due every month)	
Date Opened:	07/01/2001		Balance:			\$0	
Date Reported:	09/01/2004		Amount Past Due:				
Date of Last Payment:	08/2004		Actual Payment Amount:				
Scheduled Payment Amount:			Date of Last Activity:			08/2004	
Date Major Delinquency First Reported:			Months Reviewed:			38	
Creditor Classification:			Activity Designator:			Paid and Closed	
Charge Off Amount:			Deferred Payment Start Date:				
Balloon Payment Amount:			Balloon Payment Date:				
Date Closed:	09/2004		Type of Loan:			Credit Card	
Date of First Delinquency:	N/A						
Comments:	Account closed at consumers request						

## 81-Month Payment History

No 81-Month Payment Data available for display.

CAPITAL ONE BANK USA		10/01/2000	\$0	04/01/2004	PAYS AS AGREED
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## CAPITAL ONE

PO Box 30281  
Salt Lake City, UT-841300281

Account Number:		Status:	PAYS AS AGREED
Account Owner:	Individual Account	High Credit:	\$966
Type of Account [2]:	Revolving	Credit Limit:	
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	10/01/2000	Balance:	\$0
Date Reported:	04/01/2004	Amount Past Due:	
Date of Last Payment:	03/2004	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	03/2004
Date Major Delinquency First Reported:		Months Reviewed:	42
Creditor Classification:		Activity Designator:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	04/2004	Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:	Account closed at consumers request		

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Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
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## 81-Month Payment History

No 81-Month Payment Data available for display.

CHASE BANK USA, NA	[REDACTED]	07/01/2004	\$0	10/01/2005		PAYS AS AGREED	\$400
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## Chase Card Services

P.O.Box 16298  
Wilmington, DE-19860  
(800) 955-9900

Account Number:	[REDACTED]	Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$121
Type of Account [2]:	Revolving	Credit Limit:	\$400
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	07/01/2004	Balance:	\$0
Date Reported:	10/01/2005	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	12/2004
Date Major Delinquency First Reported:		Months Reviewed:	14
Creditor Classification:		Activity Designator:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:	Account closed by credit grantor		

## 81-Month Payment History

No 81-Month Payment Data available for display.

CITICARDS CBNA	[REDACTED]	02/01/2006	\$0	03/01/2007		PAYS AS AGREED	\$1,000
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## CITICARDS CBNA

PO Box 6241  
Sioux Falls, SD-571176241

Account Number:	[REDACTED]	Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$0
Type of Account [2]:	Revolving	Credit Limit:	\$1,000
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	02/01/2006	Balance:	\$0
Date Reported:	03/01/2007	Amount Past Due:	

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Account Name	Account Number	Date Opened	Balance	Date Reported '2'	Past Due	Status '2'	Credit Limit
Date of Last Payment:			Actual Payment Amount:				
Scheduled Payment Amount:			Date of Last Activity:			N/A	
Date Major Delinquency First Reported:			Months Reviewed:			13	
Creditor Classification:			Activity Designator:			Paid and Closed	
Charge Off Amount:			Deferred Payment Start Date:				
Balloon Payment Amount:			Balloon Payment Date:				
Date Closed:			Type of Loan:			Credit Card	
Date of First Delinquency:		N/A					
Comments:		Account closed by credit grantor					

## 81-Month Payment History

No 81-Month Payment Data available for display.

CORTRUST BANK CREDIT		08/01/2007	\$0	08/01/2008	CHARGE OFF	\$250
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## CORTRUST BANK CREDIT CARD

PO Box 5431  
Sioux Falls, SD-571175431  
(888) 883-9826

Account Number:		Status:	CHARGE-OFF
Account Owner:	Individual Account.	High Credit:	
Type of Account <input checked="" type="checkbox"/>	Revolving	Credit Limit:	\$250
Term Duration:		Terms Frequency:	
Date Opened:	08/01/2007	Balance:	\$0
Date Reported:	08/01/2008	Amount Past Due:	
Date of Last Payment:	10/2007	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:	01/2008	Months Reviewed:	10
Creditor Classification:		Activity Designator:	Transfer/Sold
Charge Off Amount:	\$362	Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	10/2007		
Comments:	Charged off account		

## 81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2008	60	*	*	*	*							
2007								*	*	*	*	30

CREDIT ONE BANK		08/01/2009	\$0	01/01/2011	PAYS AS AGREED	\$200
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Equifax FACT Act

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Account Name	Account Number	Date Opened	Balance	Date Reported 7'	Past Due	Status 1'	Credit Limit
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CREDIT ONE BANK

PO Box 98873  
Las Vegas, NV-891938873

Account Number:		Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$543
Type of Account:	Revolving	Credit Limit:	\$200
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	06/01/2009	Balance:	\$0
Date Reported:	01/01/2011	Amount Past Due:	
Date of Last Payment:	01/2010	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	01/2010
Date Major Delinquency First Reported:		Months Reviewed:	19
Creditor Classification:		Activity Designator:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:	Account closed at consumers request		

## 81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2010	*	*	30	60	90	120	150	180	CO	CO	*	*
2009						*	*	*	*	*	*	*

EXPRESS		04/01/2005	\$0	09/01/2008	PAYS AS AGREED	\$500
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EXPRESS

PO Box 182789  
Columbus, OH-432182789

Account Number:		Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$0
Type of Account:	Revolving	Credit Limit:	\$500
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	04/01/2005	Balance:	\$0
Date Reported:	09/01/2008	Amount Past Due:	
Date of Last Payment:	12/2005	Actual Payment Amount:	\$52
Scheduled Payment Amount:		Date of Last Activity:	12/2005
Date Major Delinquency First Reported:		Months Reviewed:	41
Creditor Classification:		Activity Designator:	Closed

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Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
Charge Off Amount:			Deferred Payment Start Date:				
Balloon Payment Amount:			Balloon Payment Date:				
Date Closed:			Type of Loan:			Charge Account	
Date of First Delinquency:		N/A					
Comments:		Account closed at consumers request					

## 81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006	*	*	*	*	*	*	*	*	*	*	*	*
2005				*	*	*	*	*	*	*	*	*

FIRST NATIONAL CREDI [REDACTED] 12/01/2005 \$0 03/01/2008 CHARGE \$300 OFF

## FIRST NATIONAL BANK

600 E 60th St N  
 Sioux Falls, SD 571040478  
 (800) 378-0093

Account Number:	[REDACTED]	Status:	CHARGE-OFF
Account Owner:	Individual Account	High Credit:	
Type of Account:	Revolving	Credit Limit:	\$300
Term Duration:		Terms Frequency:	
Date Opened:	12/01/2005	Balance:	\$0
Date Reported:	03/01/2008	Amount Past Due:	
Date of Last Payment:	01/2006	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:	07/2006	Months Reviewed:	27
Creditor Classification:		Activity Designator:	N/A
Charge Off Amount:	\$486	Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	03/2006		
Comments:	Charged off account		

## 81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006	*	*	*	30	60	90	120	*	*	*	*	*
2005												*

FIRST PREMIER [REDACTED] 12/01/2006 \$442 12/01/2010 \$442 CHARGE \$350 OFF

[https://fact.econsumer.equifax.com/fact/viewPopUpDetail.html?prod\\_cd=CRD&sub\\_cd=...](https://fact.econsumer.equifax.com/fact/viewPopUpDetail.html?prod_cd=CRD&sub_cd=...) 8/28/2012

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Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
FIRST PREMIER							
3820 N Louise Ave Sioux Falls, SD-571070145 (605) 357-3440							
Account Number:			Status:	CHARGE-OFF			
Account Owner:	Individual Account.		High Credit:				
Type of Account:	Revolving		Credit Limit:	\$350			
Term Duration:			Terms Frequency:				
Date Opened:	12/01/2006		Balance:	\$442			
Date Reported:	12/01/2010		Amount Past Due:	\$442			
Date of Last Payment:	08/2007		Actual Payment Amount:				
Scheduled Payment Amount:			Date of Last Activity:	N/A			
Date Major Delinquency First Reported:	12/2010		Months Reviewed:	48			
Creditor Classification:			Activity Designator:	N/A			
Charge Off Amount:	\$442		Deferred Payment Start Date:				
Balloon Payment Amount:			Balloon Payment Date:				
Date Closed:			Type of Loan:	Credit Card			
Date of First Delinquency:	09/2007						
Comments:	Charged off account						

## 81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2010	*	*	*	*	*	*	*	*	*	CA	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	CO	CO	CO	CO	*
2007	*	*	*	*	*	*	*	*	120	*	*	*
2006	*											

FIRST PREMIER		03/01/2005	\$389	12/01/2010	\$389	CHARGE-OFF	\$300
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## FIRST PREMIER

3820 N Louise Ave  
Sioux Falls, SD-571070145  
(605) 357-3440

Account Number:			Status:	CHARGE-OFF			
Account Owner:	Individual Account.		High Credit:				
Type of Account:	Revolving		Credit Limit:	\$300			
Term Duration:			Terms Frequency:				
Date Opened:	03/01/2005		Balance:	\$389			
Date Reported:	12/01/2010		Amount Past Due:	\$389			
Date of Last Payment:	07/2007		Actual Payment Amount:				
Scheduled Payment Amount:			Date of Last Activity:	N/A			
Date Major Delinquency First Reported:	12/2010		Months Reviewed:	69			
Creditor Classification:			Activity Designator:	N/A			

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Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
Charge Off Amount:	\$389			Deferred Payment Start Date:			
Balloon Payment Amount:				Balloon Payment Date:			
Date Closed:				Type of Loan:		Credit Card	
Date of First Delinquency:	08/2007						
Comments:	Charged off account						

## 81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2010	*	*	*	*	*	*	*	*	*	CA	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	CO	CO	CO	*	*
2007	*	*	*	*	*	*	30	120	*	*	*	*
2006	*	*	*	*	*	*	*	*	*	*	*	*
2005	*	*	*	*	*	*	*	*	*	*	*	*

GECRB/GAP [REDACTED] 01/30/2002 \$0 08/19/2012 PAYS AS AGREED \$124

## GECRB/GAP

P.O. Box 965005  
Orlando, FL-328965005  
(800) 234-7455

Account Number:	[REDACTED]	Status:	PAYS AS AGREED
Account Owner:	Individual Account	High Credit:	\$941
Type of Account:	Revolving	Credit Limit:	\$124
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	01/30/2002	Balance:	\$0
Date Reported:	08/19/2012	Amount Past Due:	
Date of Last Payment:	06/2008	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	06/2008
Date Major Delinquency First Reported:		Months Reviewed:	99
Creditor Classification:		Activity Designator:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	10/2010	Type of Loan:	Charge Account
Date of First Delinquency:	N/A		
Comments:			

## 81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012	*	*	*	*	*	*	*	*	*	*	*	*
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*

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Account Name		Account Number		Date Opened	Balance	Date Reported 2'	Past Due	Status 2'	Credit Limit			
Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2007	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	30	*	*	*	*
2006											*	*

HSBC NEIMAN  
MARCUS [REDACTED] 06/01/2002 \$0 10/01/2009 PAYS  
AS  
AGREED

HSBC NEIMAN MARCUS

PO BOX 15221  
WILMINGTON, DE-19850  
(800) 685-6695

Account Number:	[REDACTED]	Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$1,402
Type of Account:	Revolving	Credit Limit:	
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	06/01/2002	Balance:	\$0
Date Reported:	10/01/2009	Amount Past Due:	
Date of Last Payment:	04/2008	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	04/2008
Date Major Delinquency First Reported:		Months Reviewed:	62
Creditor Classification:		Activity Designator:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Charge Account
Date of First Delinquency:	N/A		
Comments:	Account closed at consumers request		

## 81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006	*	*	*	*	*	*	*	*	*	*	*	*
2005	*	*	*	*	*	*	*	*	*	*	*	*
2004	*	*	*	*	*	*	*	*	*	*	*	*
2003	*	*	*	*	*	*	*	*	*	*	*	*

UNIVERSAL CD [REDACTED] 04/01/2003 \$0 03/01/2010 PAYS \$5,500  
CBNA AS  
AGREED

UNIVERSAL CD/CBNA

PO Box 6241  
Sioux Falls, SD-571176241  
(904) 954-8788





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Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
				2		2	
Charge Off Amount:			Deferred Payment Start Date:				
Balloon Payment Amount:			Balloon Payment Date:				
Date Closed:			Type of Loan:			Credit Card	
Date of First Delinquency:		02/2008					
Comments:		Charged off account, Account closed by credit grantor					

## 81-Month Payment History

No 81-Month Payment Data available for display.

WFNNB/VICTORIA'S [REDACTED] 10/03/2001 \$563 07/27/2012 CHARGE \$160  
SEC -OFF

WFFNB/VS

PO Box 182789  
Columbus, OH 432182789

Account Number:	[REDACTED]	Status:	CHARGE-OFF
Account Owner:	Individual Account.	High Credit:	
Type of Account:	Revolving	Credit Limit:	\$180
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	10/03/2001	Balance:	\$563
Date Reported:	07/27/2012	Amount Past Due:	
Date of Last Payment:	11/2009	Actual Payment Amount:	\$67
Scheduled Payment Amount:	\$25	Date of Last Activity:	N/A
Date Major Delinquency First Reported:	07/2010	Months Reviewed:	99
Creditor Classification:		Activity Designator:	N/A
Charge Off Amount:	\$563	Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Charge Account
Date of First Delinquency:	01/2010		
Comments:	Charged off account		

## 81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012	CO	CO	CO	CO	CO	CO						
2011	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2010	30	60	60	120	150	180	CO	CO	CO	CO	CO	CO
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006	*	*	*	*	*	*	*	*	*	*	*	*

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## Other Accounts

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These are all accounts that do not fall into the other categories and can include 30-day accounts such as American Express.

### Closed Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
AFNI, INC.	[REDACTED]	06/01/2009	\$0	11/01/2009			

ANDERSON FIN NETWORK/BLOOM

404 Brock Dr  
PO Box 3097  
Bloomington, IL 617023097

Account Number:	[REDACTED]	Status:	
Account Owner:	Individual Account.	High Credit:	\$65
Type of Account:	Open	Credit Limit:	
Term Duration:		Terms Frequency:	
Date Opened:	06/01/2009	Balance:	\$0
Date Reported:	11/01/2009	Amount Past Due:	
Date of Last Payment:	10/2009	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:	07/2009	Months Reviewed:	4
Creditor Classification:	Utilities	Activity Designator:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Factoring Company Account (debt buyer)
Date of First Delinquency:	04/2006		
Comments:	Paid collection		

### 81-Month Payment History

No 81-Month Payment Data available for display.

LHR, INC/LHR, INC.	[REDACTED]	11/19/2011	\$536	04/01/2012	\$456
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LHR, INC/LHR, INC.

56 Main St  
Hamburg, NY-140754905  
(800) 880-8472

Account Number:	[REDACTED]	Status:	
Account Owner:	Individual Account.	High Credit:	\$456
Type of Account:	Open	Credit Limit:	
Term Duration:		Terms Frequency:	
Date Opened:	11/19/2011	Balance:	\$536
Date Reported:	04/01/2012	Amount Past Due:	\$456
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A

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Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
Date Major Delinquency First Reported:	01/2012			Months Reviewed:		3	
Creditor Classification:	Banking			Activity Designator:		N/A	
Charge Off Amount:				Deferred Payment Start Date:			
Balloon Payment Amount:				Balloon Payment Date:			
Date Closed:				Type of Loan:		Factoring Company Account (debt buyer)	
Date of First Delinquency:	01/2009						
Comments:	Collection account						

## 81-Month Payment History

No 81-Month Payment Data available for display.

LVNV FUNDING LLC		09/23/2011	\$517	08/14/2012	\$517
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## LVNV FUNDING LLC

P.O. Box 10584  
Greenville, SC-296030584  
(866) 464-1183

Account Number:		Status:	
Account Owner:	Individual Account.	High Credit:	\$503
Type of Account:	Open	Credit Limit:	
Term Duration:		Terms Frequency:	
Date Opened:	09/23/2011	Balance:	\$517
Date Reported:	08/14/2012	Amount Past Due:	\$517
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:	11/2011	Months Reviewed:	9
Creditor Classification:	Financial	Activity Designator:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Factoring Company Account (debt buyer)
Date of First Delinquency:	10/2007		
Comments:	Collection account		

## 81-Month Payment History

No 81-Month Payment Data available for display.

MIDLAND FUNDING LLC		12/09/2011	\$220	08/17/2012	\$220
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Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
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MIDLAND CREDIT MGMT INC

8876 Aero Dr Ste 200  
San Diego, CA-921232255  
(800) 825-8131

Account Number:		Status:	
Account Owner:	Individual Account	High Credit:	\$220
Type of Account:	Open	Credit Limit:	
Term Duration:		Terms Frequency:	
Date Opened:	12/09/2011	Balance:	\$220
Date Reported:	08/17/2012	Amount Past Due:	\$220
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:	02/2012	Months Reviewed:	0
Creditor Classification:		Activity Designator:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Factoring Company Account (debt buyer)
Date of First Delinquency:	09/2009		
Comments:	Collection account		

81-Month Payment History

No 81-Month Payment Data available for display.

VERIZON VIRGINIA INC		01/01/2003	\$65	04/01/2009	\$65	CHARGE-OFF
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VERIZON VIRGINIA INC

500 TECHNOLOGY DR SUITE 300  
WELDON SPRINGS, MO-63304  
(877) 325-5166

Account Number:		Status:	CHARGE-OFF
Account Owner:	Individual Account	High Credit:	
Type of Account:	Open	Credit Limit:	
Term Duration:		Terms Frequency:	
Date Opened:	01/01/2003	Balance:	\$65
Date Reported:	04/01/2009	Amount Past Due:	\$65
Date of Last Payment:	08/2006	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:	04/2009	Months Reviewed:	N/A
Creditor Classification:		Activity Designator:	Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Utility Company
Date of First Delinquency:	10/2005		

[https://fact.econsumer.equifax.com/fact/viewPopUpDetail.html?prod\\_cd=CRD&sub\\_cd=...](https://fact.econsumer.equifax.com/fact/viewPopUpDetail.html?prod_cd=CRD&sub_cd=...) 8/28/2012

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Account Name	Account Number	Date Opened	Balance	Date Reported ?	Past Due	Status ?	Credit Limit
Comments: Account closed at consumers request, Charged off account							

**81-Month Payment History**

No 81-Month Payment Data available for display.

[Back to Top](#)**Payment History Key**

Meaning	Symbol	Meaning	Symbol
Pays or Paid as Agreed:	*	180+ Days Past Due:	180
30-59 Days Past Due:	30	Collection Account:	CA
60-89 Days Past Due:	60	Foreclosure:	F
90-119 Days Past Due:	90	Voluntary Surrender:	VS
120-149 Days Past Due:	120	Repossession:	R
150-179 Days Past Due:	150	Charge Off:	CO

**Inquiries**

A request for your credit history is called an inquiry. Inquiries remain on your credit report for two years. There are two types of inquiries those that may impact your credit rating and those that do not.

**Inquiries that may impact your credit rating**

These inquiries are made by companies with whom you have applied for a loan or credit.

Name of Company	Date of Inquiry
FIRST AMERICAN CREDCO CREDIT ::2741328012	08/20/12

**Creditor Contact Information**

FIRST AMERICAN CREDCO  
12395 First American Way  
Poway, CA 920646697

OLD REPUBLIC CREDIT CREDIT ::2741328012	08/13/12
--	----------

**Creditor Contact Information**

OLD REPUBLIC CREDIT  
8 Harris Ct # B  
Monterey, CA 939405700

WEBBANK/BML	09/12/10
-------------	----------

**Creditor Contact Information**

WEBBANK/BML  
9690 Deereco Rd

Name of Company      Date of Inquiry  
 Timonium, MD 210936991  
 (410) 828-4200

**Inquiries that do not impact your credit rating**

These inquiries include requests from employers, companies making promotional offers and your own requests to check your credit. These inquiries are only viewable by you.

Company Information	Date of Inquiry
AR-CAPITAL ONE	10/04/11
AR-CITIBANK NA	08/08/12
AR-CITIBANK NA	08/02/12
EQUIFAX	08/28/12
AR-UNIVERSAL CARD AT&T/CBNA	08/10/12

Prefix	Prefix Description
PRM	Inquiries with this prefix indicate that only your name and address were given to a credit grantor so they can provide you a firm offer of credit or insurance.(PRM inquiries remain for twelve months.)
AM or AR	Inquiries with these prefixes indicate a periodic review of your credit history by one of your creditors.(AM and AR inquiries remain for twelve months.)
EMPL	Inquiries with this prefix indicate an employment inquiry. (EMPL inquiries remain for 24 months)
PR	Inquiries with this prefix indicate that a creditor reviewed your account as part of a portfolio they are purchasing.(PR inquiries remain for 12 months.)
Equifax or EFX	Inquiries with these prefixes indicate Equifax's activity in response to your contact with us for a copy of your credit file or a research request.
ND	Inquiries with this prefix are general inquiries that do not display to credit grantors.(ND inquiries remain for 24 months.)
ND MR	Inquiries with this prefix indicate the release of a mortgage credit report containing information from your Equifax credit file to another company in connection with a mortgage loan.(ND inquiries remain for 24 months.)

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**Negative Accounts**

Accounts that contain a negative account status. Accounts not paid as agreed generally remain on your credit file for 7 years from the date the account first became past due leading to the current not paid status. Late Payment History generally remains on your credit file for 7 years from the date of the late payment.

**Closed Accounts**

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
AFNI, INC.	[REDACTED]	05/01/2009	\$0	11/01/2009			

ANDERSON FIN NETWORK/BLOOM

404 Brock Dr  
 PO Box 3097  
 Bloomington, IL-617023097

Account Number: [REDACTED] Status:

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Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
Account Owner:	Individual Account.		High Credit:			\$65	
Type of Account:	Open		Credit Limit:				
Term Duration:			Terms Frequency:				
Date Opened:	05/01/2009		Balance:			\$0	
Date Reported:	11/01/2009		Amount Past Due:				
Date of Last Payment:	10/2009		Actual Payment Amount:				
Scheduled Payment Amount:			Date of Last Activity:			N/A	
Date Major Delinquency First Reported:	07/2009		Months Reviewed:			4	
Creditor Classification:	Utilities		Activity Designator:			N/A	
Charge Off Amount:			Deferred Payment Start Date:				
Balloon Payment Amount:			Balloon Payment Date:				
Date Closed:			Type of Loan:			Factoring Company Account (debt buyer)	
Date of First Delinquency:	04/2008						
Comments:	Paid collection						

## 81-Month Payment History

No 81-Month Payment Data available for display.

BRYANT STATE BANK		12/05/2008	\$0	01/13/2012	CHARGE OFF	\$250
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## BRYANT STATE BANK

124 WEST MAIN AVENUE  
BRYANT, SD 57221  
(605) 628-2171

Account Number:		Status:	CHARGE-OFF
Account Owner:	Individual Account.	High Credit:	
Type of Account:	Revolving	Credit Limit:	\$250
Term Duration:		Terms Frequency:	
Date Opened:	12/05/2008	Balance:	\$0
Date Reported:	01/13/2012	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:	05/2009	Months Reviewed:	37
Creditor Classification:		Activity Designator:	Transfer/Sold
Charge Off Amount:	\$458	Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	01/2009		
Comments:	Charged off account		

## 81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2011	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	*

[https://fact.econsumer.equifax.com/fact/viewPopUpDetail.html?prod\\_cd=CRD&sub\\_cd=...](https://fact.econsumer.equifax.com/fact/viewPopUpDetail.html?prod_cd=CRD&sub_cd=...) 8/28/2012

THACH - PLAINTIFF'S BATE STAMP EXHIBIT # 000045



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Account Name	Account Number	Date Opened	Balance	Date Reported ?	Past Due	Status ?	Credit Limit					
Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2010	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2009	*	30	60	90	120	CO	CO	CO	CO	CO	CO	CO
2008												*

CAPITAL ONE BANK USA		10/19/2009	\$718	08/05/2012	\$718	CHARGE -OFF	\$200
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## CAPITAL ONE

PO Box 30281  
Salt Lake City, UT-841300281

Account Number:		Status:	CHARGE-OFF
Account Owner:	Individual Account.	High Credit:	
Type of Account [2]	Revolving	Credit Limit:	\$200
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	10/19/2009	Balance:	\$718
Date Reported:	08/05/2012	Amount Past Due:	\$718
Date of Last Payment:	01/2010	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:	08/2010	Months Reviewed:	33
Creditor Classification:		Activity Designator:	Closed
Charge Off Amount:	\$586	Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	02/2010		
Comments:	Account closed at consumers request, Charged off account		

## 81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012	CO	CO	CO	CO	CO	CO	CO					
2011	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2010	*	*	30	60	80	120	160	CO	CO	CO	CO	CO
2009										*	*	*

CORTRUST BANK CREDIT		08/01/2007	\$0	06/01/2008	CHARGE-OFF	\$250
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## CORTRUST BANK CREDIT CARD

PO Box 5431  
Sioux Falls, SD-571175431  
(888) 883-9826

Account Number:		Status:	CHARGE-OFF
Account Owner:	Individual Account.	High Credit:	
Type of Account [2]	Revolving	Credit Limit:	\$250

Equifax FACT Act

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Account Name	Account Number	Date Opened	Balance	Date Reported 21	Past Due	Status 21	Credit Limit
Term Duration:			Terms Frequency:				
Date Opened:	08/01/2007	Balance:			\$0		
Date Reported:	06/01/2008	Amount Past Due:					
Date of Last Payment:	10/2007	Actual Payment Amount:					
Scheduled Payment Amount:		Date of Last Activity:			N/A		
Date Major Delinquency First Reported:	01/2008	Months Reviewed:			10		
Creditor Classification:			Activity Designator:		Transfer/Sold		
Charge Off Amount:	\$362	Deferred Payment Start Date:					
Balloon Payment Amount:			Balloon Payment Date:				
Date Closed:		Type of Loan:			Credit Card		
Date of First Delinquency:	10/2007						
Comments:	Charged off account						

## 81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2008	60	*	*	*	*							
2007								*	*	*	*	30

CREDIT ONE BANK [REDACTED] 06/01/2009 \$0 01/01/2011 PAYS AS AGREED \$200

## CREDIT ONE BANK

PO Box 98873  
Las Vegas, NV-891938873

Account Number:		Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$543
Type of Account:	Revolving	Credit Limit:	\$200
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	06/01/2009	Balance:	\$0
Date Reported:	01/01/2011	Amount Past Due:	
Date of Last Payment:	01/2010	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	01/2010
Date Major Delinquency First Reported:		Months Reviewed:	19
Creditor Classification:		Activity Designator:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:	Account closed at consumers request		

## 81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2010	*	*	30	60	90	120	150	180	CO	CO	*	*

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THACH - PLAINTIFF'S BATE STAMP EXHIBIT # 000047

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Account Name				Account Number		Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit	
Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2009						*	*	*	*	*	*	*

FIRST NATIONAL CREDI [REDACTED] 12/01/2006 \$0 03/01/2008 CHARGE \$300 -OFF

## FIRST NATIONAL BANK

500 E 60th St N  
Sioux Falls, SD-571040478  
(800) 378-0093

Account Number:	[REDACTED]	Status:	CHARGE-OFF
Account Owner:	Individual Account.	High Credit:	
Type of Account:	Revolving	Credit Limit:	\$300
Term Duration:		Terms Frequency:	
Date Opened:	12/01/2005	Balance:	\$0
Date Reported:	03/01/2008	Amount Past Due:	
Date of Last Payment:	01/2006	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:	07/2006	Months Reviewed:	27
Creditor Classification:		Activly Designator:	N/A
Charge Off Amount:	\$485	Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	03/2006		
Comments:	Charged off account		

## 81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2008	*	*										
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006	*	*	*	30	60	90	120	*	*	*	*	*
2005												*

FIRST PREMIER [REDACTED] 12/01/2006 \$442 12/01/2010 \$442 CHARGE \$350 -OFF

## FIRST PREMIER

3820 N Louise Ave  
Sioux Falls, SD-571070145  
(605) 357-3440

Account Number:	[REDACTED]	Status:	CHARGE-OFF
Account Owner:	Individual Account.	High Credit:	
Type of Account:	Revolving	Credit Limit:	\$350
Term Duration:		Terms Frequency:	
Date Opened:	12/01/2006	Balance:	\$442
Date Reported:	12/01/2010	Amount Past Due:	\$442
Date of Last Payment:	08/2007	Actual Payment Amount:	

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THACH - PLAINTIFF'S BATE STAMP EXHIBIT # 000048

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Account Name	Account Number	Date Opened	Balance	Date Reported ?	Past Due	Status ?	Credit Limit
Scheduled Payment Amount:			Date of Last Activity:		N/A		
Date Major Delinquency First Reported:		12/2010	Months Reviewed:		48		
Creditor Classification:			Activity Designator:		N/A		
Charge Off Amount:		\$442	Deferred Payment Start Date:				
Balloon Payment Amount:			Balloon Payment Date:				
Date Closed:			Type of Loan:			Credit Card	
Date of First Delinquency:		09/2007					
Comments:		Charged off account					

## 81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2010	*	*	*	*	*	*	*	*	*	CA	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	CO	CO	CO	CO	*
2007	*	*	*	*	*	*	*	*	120	*	*	*
2006												*

FIRST PREMIER [REDACTED] 03/01/2005 \$389 12/01/2010 \$389 CHARGE \$300 OFF

## FIRST PREMIER

3820 N Louise Ave  
 Sioux Falls, SD-571070145  
 (608) 357-3440

Account Number:	[REDACTED]	Status:	CHARGE-OFF
Account Owner:	Individual Account	High Credit:	
Type of Account:	Revolving	Credit Limit:	\$300
Term Duration:		Terms Frequency:	
Date Opened:	03/01/2005	Balance:	\$389
Date Reported:	12/01/2010	Amount Past Due:	\$389
Date of Last Payment:	07/2007	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:	12/2010	Months Reviewed:	69
Creditor Classification:		Activity Designator:	N/A
Charge Off Amount:	\$389	Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	08/2007		
Comments:	Charged off account		

## 81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2010	*	*	*	*	*	*	*	*	*	CA	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	CO	CO	CO	*	*
2007	*	*	*	*	*	*	30	120	*	*	*	*

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Account Name		Account Number		Date Opened	Balance	Date Reported ?	Past Due	Status ?	Credit Limit			
Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2006	*	*	*	*	*	*	*	*	*	*	*	*
2005			*	*	*	*	*	*	*	*	*	*

GECRB/GAP [REDACTED] 01/30/2002 \$0 08/19/2012 PAYS AS AGREED \$124

GECRB/GAP

P.O. Box 985005  
Orlando, FL-328965005  
(800) 234-7455

Account Number:	[REDACTED]	Status:	PAYS AS AGREED
Account Owner:	Individual Account	High Credit:	\$941
Type of Account [2]:	Revolving	Credit Limit:	\$124
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	01/30/2002	Balance:	\$0
Date Reported:	08/19/2012	Amount Past Due:	
Date of Last Payment:	06/2008	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	08/2008
Date Major Delinquency First Reported:		Months Reviewed:	99
Creditor Classification:		Activity Designator:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	10/2010	Type of Loan:	Charge Account
Date of First Delinquency:	N/A		
Comments:			

## 81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012	*	*	*	*	*	*	*	*	*	*	*	*
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006	*	*	*	*	*	*	*	30	*	*	*	*
2005											*	*

LHR, INC/LHR, INC. [REDACTED] 11/19/2011 \$536 04/01/2012 \$456

LHR, INC/LHR, INC.

56 Main St  
Hamburg, NY-140754905  
(800) 880-6472

Account Number: [REDACTED] Status:

Equifax FACT Act

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Account Name	Account Number	Date Opened	Balance	Date Reported (1)	Past Due	Status (2)	Credit Limit
Account Owner:	Individual Account		High Credit:			\$456	
Type of Account:	Open		Credit Limit:				
Term Duration:			Terms Frequency:				
Date Opened:	11/19/2011		Balance:			\$536	
Date Reported:	04/01/2012		Amount Past Due:			\$456	
Date of Last Payment:			Actual Payment Amount:				
Scheduled Payment Amount:			Date of Last Activity:			N/A	
Date Major Delinquency First Reported:	01/2012		Months Reviewed:			3	
Creditor Classification:	Banking		Activity Designator:			N/A	
Charge Off Amount:			Deferred Payment Start Date:				
Balloon Payment Amount:			Balloon Payment Date:				
Date Closed:			Type of Loan:			Factoring Company Account (debt buyer)	
Date of First Delinquency:	01/2009						
Comments:	Collection account						

## 81-Month Payment History

No 81-Month Payment Data available for display.

LVNV FUNDING [REDACTED] 09/23/2011 \$517 08/14/2012 \$517  
LLC

## LVNV FUNDING LLC

PO Box 10584  
Greenville, SC-296030584  
(866) 464-1183

Account Number:	[REDACTED]	Status:	
Account Owner:	Individual Account	High Credit:	\$503
Type of Account:	Open	Credit Limit:	
Term Duration:		Terms Frequency:	
Date Opened:	09/23/2011	Balance:	\$517
Date Reported:	08/14/2012	Amount Past Due:	\$517
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:	11/2011	Months Reviewed:	9
Creditor Classification:	Financial	Activity Designator:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Factoring Company Account (debt buyer)
Date of First Delinquency:	10/2007		
Comments:	Collection account		

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Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
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81-Month Payment History

No 81-Month Payment Data available for display.

MIDLAND FUNDING LLC		12/09/2011	\$220	08/17/2012	\$220		
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MIDLAND CREDIT MGMT INC

8876 Aero Dr Ste 200  
San Diego, CA-921232255  
(800) 825-8131

Account Number:		Status:	
Account Owner:	Individual Account.	High Credit:	\$220
Type of Account:	Open	Credit Limit:	
Term Duration:		Terms Frequency:	
Date Opened:	12/09/2011	Balance:	\$220
Date Reported:	08/17/2012	Amount Past Due:	\$220
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:	02/2012	Months Reviewed:	6
Creditor Classification:		Activity Designator:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Factoring Company Account (debt buyer)
Date of First Delinquency:	09/2009		
Comments:	Collection account		

81-Month Payment History

No 81-Month Payment Data available for display.

UNIVERSAL CD CBNA		07/01/2004	\$7,150	02/01/2008	\$4,781	CHARGE-OFF
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UNIVERSAL CD/CBNA

PO Box 6241  
Sioux Falls, SD-571176241  
(904) 954-8788

Account Number:		Status:	CHARGE-OFF
Account Owner:	Individual Account.	High Credit:	
Type of Account:	Revolving	Credit Limit:	
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	07/01/2004	Balance:	\$7,150
Date Reported:	02/01/2008	Amount Past Due:	\$4,781
Date of Last Payment:		Actual Payment Amount:	

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Account Name	Account Number	Date Opened	Balance	Date Reported ?	Past Due	Status ?	Credit Limit
Scheduled Payment Amount:		\$107	Date of Last Activity:			N/A	
Date Major Delinquency First Reported:		Months Reviewed:			11		
Creditor Classification:			Activity Designator:		Closed		
Charge Off Amount:			Deferred Payment Start Date:				
Balloon Payment Amount:			Balloon Payment Date:				
Date Closed:			Type of Loan:		Credit Card		
Date of First Delinquency:		02/2006					
Comments:		Charged off account, Account closed by credit grantor					

## 81-Month Payment History

No 81-Month Payment Data available for display.

VERIZON VIRGINIA INC		01/01/2003	\$85	04/01/2009	\$85	CHARGE-OFF
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## VERIZON VIRGINIA INC

500 TECHNOLOGY DR SUITE 300  
WELDON SPRINGS, MO-63304  
(877) 325-5166

Account Number:		Status:	CHARGE-OFF
Account Owner:	Individual Account.	High Credit:	
Type of Account :	Open	Credit Limit:	
Term Duration:		Terms Frequency:	
Date Opened:	01/01/2003	Balance:	\$85
Date Reported:	04/01/2009	Amount Past Due:	\$85
Date of Last Payment:	08/2008	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:	04/2009	Months Reviewed:	N/A
Creditor Classification:		Activity Designator:	Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Utility Company
Date of First Delinquency:	10/2005		
Comments:	Account closed at consumers request, Charged off account		

## 81-Month Payment History

No 81-Month Payment Data available for display.

WFFNB/VICTORIA'S SEC		10/03/2001	\$563	07/27/2012	CHARGE \$160-OFF
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## WFFNB/VS

PO Box 182789  
Columbus, OH-432182789

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Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
Account Number:						CHARGE-OFF	
Account Owner:	Individual Account			High Credit:			
Type of Account:	Revolving			Credit Limit:		\$160	
Term Duration:				Terms Frequency:		Monthly (due every month)	
Date Opened:	10/03/2001		Balance:			\$563	
Date Reported:	07/27/2012		Amount Past Due:				
Date of Last Payment:	11/2009		Actual Payment Amount:			\$57	
Scheduled Payment Amount:	\$25		Date of Last Activity:			N/A	
Date Major Delinquency First Reported:	07/2010		Months Reviewed:			99	
Creditor Classification:			Activity Designator:			N/A	
Charge Off Amount:	\$563		Deferred Payment Start Date:				
Balloon Payment Amount:			Balloon Payment Date:				
Date Closed:			Type of Loan:			Charge Account	
Date of First Delinquency:	01/2010						
Comments:	Charged off account						

## 81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012	CO	CO	CO	CO	CO	CO						
2011	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2010	30	60	60	120	150	180	CO	CO	CO	CO	CO	CO
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006	*	*	*	*	*	*	*	*	*	*	*	*
2005												

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## Collections

A collection is an account that has been turned over to a collection agency by one of your creditors because they believe the account has not been paid as agreed.

## RMA / NCO FINANCIAL

Agency Address: 2676 Breckinridge Blvd  
Duluth, GA 300964971  
(800) 709-8825

Date Reported:	08/2012
Date Assigned:	12/2011
Creditor Classification:	Cable/Cellular
Creditor Name:	DIRECTV
Accounts Number:	
Account Owner:	Individual Account
Original Amount Owed:	\$905
Date of 1st Delinquency:	10/2009

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**RMA /NGO FINANCIAL**

Balance Date: 08/2012

Balance Owed: \$905

Last Payment Date : N/A

Status Date: 08/2012

Status: D - Unpaid

Comments: N/A

**ENHANCED RECOVERY CORP**

Agency Address: 8014 BAYBERRY RD  
JACKSONVILLE, FL 32266  
(800) 496-8941

Date Reported: 09/2010

Date Assigned: 08/2010

Creditor Classification: Cable/Cellular

Creditor Name: DISH NETWORK

Accounts Number: [REDACTED]

Account Owner: Individual Account.

Original Amount Owed: \$592

Date of 1 st Delinquency: 04/2007

Balance Date: 09/2010

Balance Owed: \$592

Last Payment Date : N/A

Status Date: 09/2010

Status: D - Unpaid

Comments: N/A

[Back to Top](#)**Public Records**

Public record information includes bankruptcies, liens or judgments and comes from federal, state or county court records.

Public record information includes bankruptcies, liens or judgments and comes from federal, state or county court records.

You have no Public Records on file

[Back to Top](#)**Personal Information**

The following information is added to your file either when creditors enter requests to view your credit history, or when you report it to Equifax directly.

Name: Thanh C. Thach

Social Security Number: [REDACTED]

Age or Date of Birth: [REDACTED]

Formerly Known As: Chia T. Thach Thanh Pat Thach Chai Thach Phamh Thach Pat T. Kala

**Address Information**

Current/Previous	Street Address	Date Reported	Telephone
Current	2926 MONTICELLO DR FALLS CHURCH, VA 22042	Last Reported 08/28/2012	
Former Address 1	7407 BARLEY WALK FALLS CHURCH, VA 22042	Last Reported 08/21/2012	
Former Address 2	3975 UNIVERSITY DR STE 350 FAIRFAX, VA 22030	Last Reported 11/30/2010	
Former Address 3	3181 MONTICELLO DR FALLS CHURCH, VA 22042	Last Reported 07/30/2012	
Former Address 4	7318 ARLINGTON BLVD FALLS CHURCH, VA 22042	Last Reported 11/30/2010	

**Other Identification**

You have no other identification on file.

**Employment History**

You have no Employment History on file.

**Alert(s)**

File Blocked For Promotional Purposes

**Consumer Statement**

You have no Consumer Statement on file.

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**Dispute File Information**

If you believe that any of the information found on this report is incorrect, there are 3 ways to launch an investigation about the information on this report.

When you file a dispute, the credit bureau you contact is required to investigate your dispute within 30 days. They will not remove accurate data from your file unless it is outdated or cannot be verified.

To initiate a dispute online please visit <https://www.al.equifax.com>

To check the status or view the results of your dispute please visit <https://www.al.equifax.com>


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**How to order your score by phone**

By law, you are entitled to obtain your credit score. There is a fee of \$7.95 to obtain your credit score from Equifax Information Services. To request your credit score, please contact:

Equifax Information Services LLC  
P.O. Box 105167  
Atlanta, GA 30348  
or call  
1-877-SCORE-11

If you are in the process of obtaining a mortgage, you may be entitled to free credit score information. Contact the person making or arranging your loan for further information.

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## A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. For more information, including information about additional rights, go to [www.ftc.gov/credit](http://www.ftc.gov/credit) or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identity theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days. In addition, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.ftc.gov/credit](http://www.ftc.gov/credit) for additional information.
- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.ftc.gov/credit](http://www.ftc.gov/credit) for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old. [Equifax Note: Negative information is generally considered delinquent or derogatory accounts on a file disclosure. On an Equifax file disclosure, the seven year time period begins from the Date of First Delinquency associated with the negative account information. For more information about the date of first delinquency, please visit the Frequently Asked Questions section of Equifax's website located at [www.equifax.com](http://www.equifax.com).]
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need - usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.ftc.gov/credit](http://www.ftc.gov/credit).
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.ftc.gov/credit](http://www.ftc.gov/credit).

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your

state or local consumer protection agency or your state Attorney General. Federal enforcers are:

TYPE OF BUSINESS:	CONTACT:
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4367
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-462-3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Complaints Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation, Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051

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## Remedying the Effects of Identity Theft

Identity theft occurs when someone uses your name, Social Security number, date of birth, or other identifying information, without authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or get a loan in your name. For more information, visit [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) or write to: FTC, Consumer Response Center, Room 130-B, 600 Pennsylvania Avenue, N.W. Washington, D.C., 20580.

The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe that you are, the victim of identity theft. Here is a brief summary of the rights designed to help you recover from identity theft.

1. You have the right to ask that nationwide consumer reporting agencies place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. It also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide consumer reporting agencies. As soon as that agency processes your fraud alert, it will notify the other two, which then also must place fraud alerts in your file.
  - Equifax: 1-800-525-6286; [www.equifax.com](http://www.equifax.com)
  - Experian: 1-888-397-3742; [www.experian.com](http://www.experian.com)
  - TransUnion: 1-800-680-7289; [www.transunion.com](http://www.transunion.com)

An initial fraud alert stays in your file for at least 90 days. An extended alert stays in your file for seven years. To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security number. If you ask for an extended alert, you will have to provide an identity theft report. An identity theft report includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the identity theft report, visit [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).

2. You have the right to free copies of the information in your file (your "file disclosure"). An initial fraud alert entitles you to a copy of all the information in your file at each of the three nationwide

agencies, and an extended alert entitles you to two free file disclosures in a 12-month period following the placing of the alert. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the information in your file at any consumer reporting agency, if you believe it has inaccurate information due to fraud, such as identity theft. You also have the ability to obtain additional free file disclosures under other provisions of the FCRA. See [www.ftc.gov/credit](http://www.ftc.gov/credit).

3. You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information. A creditor or other business must give you copies of applications and other business records relating to transactions and accounts that resulted from the theft of your identity, if you ask for them in writing. A business may ask you for proof of your identity, a police report, and an affidavit before giving you the documents. It also may specify an address for you to send your request. Under certain circumstances, a business can refuse to provide you with these documents. See [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).
4. You have the right to obtain information from a debt collector. If you ask, a debt collector must provide you with certain information about the debt you believe was incurred in your name by an identity thief - like the name of the creditor and the amount of the debt.
5. If you believe information in your file results from identity theft, you have the right to ask that a consumer reporting agency block that information from your file. An identity thief may run up bills in your name and not pay them. Information about the unpaid bills may appear on your consumer report. Should you decide to ask a consumer reporting agency to block the reporting of this information, you must identify the information to block, and provide the consumer reporting agency with proof of your identity and a copy of your identity theft report. The consumer reporting agency can refuse or cancel your request for a block if, for example, you don't provide the necessary documentation, or where the block results from an error or a material misrepresentation of fact made by you. If the agency declines or rescinds the block, it must notify you. Once a debt resulting from identity theft has been blocked, a person or business with notice of the block may not sell, transfer, or place the debt for collection.
6. You also may prevent businesses from reporting information about you to consumer reporting agencies if you believe the information is a result of identity theft. To do so, you must send your request to the address specified by the business that reports the information to the consumer reporting agency. The business will expect you to identify what information you do not want reported and to provide an identity theft report.

To learn more about identity theft and how to deal with its consequences, visit [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft), or write to the FTC. You may have additional rights under state law. For more information, contact your local consumer protection agency or your state attorney general.

In addition to the new rights and procedures to help consumers deal with the effects of identity theft, the FCRA has many other important consumer protections. They are described in more detail at [www.ftc.gov/credit](http://www.ftc.gov/credit).

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## Your Rights Under State Law

### Investor Relations

#### Corporate Profile

Equifax empowers businesses and consumers with information they can trust. A global leader in information solutions, we leverage one of the largest sources of consumer and commercial data, along with advanced analytics and proprietary technology, to create customized insights that enrich both the performance of businesses and the lives of consumers.

#### More >>

- [Shareholder Materials](#)
- [Investor Presentations](#)
- [Earnings Releases](#)
- [GAAP/Non-GAAP Measures](#)

#### Date

Aug 08, 2012 [Q2 2012 Form 10-Q](#)

Mar 19, 2012 [2012 Equifax Proxy Statement](#)

Feb 23, 2012 2011 10-K  
 Mar 19, 2012 2011 Equifax Annual Report  
 Date  
 Aug 16, 2012 Investor Presentation - August 2012  
 Jul 31, 2012 Investor Presentation - July 2012  
 Jul 12, 2012 Video Presentation  
 Jul 12, 2012 The Equifax Growth Model  
 Jun 11, 2012 UBS Business Services Conference  
 Jun 04, 2012 Stephens Spring Investment Conference  
 Date  
 Jul 25, 2012 Q2 2012 Earnings Press Release  
 Apr 25, 2012 Q1 2012 Earnings Press Release  
 Feb 08, 2012 Q4 2011 Earnings Press Release  
 Oct 26, 2011 Q3 2011 Earnings Press Release

## Non-GAAP Measures

## Consolidated Financial

## Statements

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Q3 2010

Non-GAAP Reconciliations for Continuing Operations  
(2005 to 2009)

Q2 2010

Q2 2010

Equifax Financial Highlights from  
 Continuing Operations  
 (Dollars in millions, except per share amounts)  
 Twelve months ended December 31,

	2011	2010	Change
Operating Revenue	\$1,959.8	\$1,859.5	5%
Adjusted operating revenue(Non-GAAP)*	\$1,924.4	\$1,775.4	8%
Operating Income	\$471.0	\$430.0	10%
Operating Margin	24.0%	23.1%	0.9 pts
Consolidated net income from continuing operations	\$240.2	\$243.3	-1%
Net income from continuing operations attributable to Equifax	\$231.4	\$235.2	-2%
Diluted EPS	\$1.87	\$1.86	1%
Weighted-average common shares o/s in millions(diluted)	123.7	126.5	-2%
Stock price per share at December 31	\$38.74	\$35.60	9%

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Twelve months ended December 31,	2011	2010	Change
Diluted earnings per share from continuing operations attributable to Equifax, adjusted for certain items(Non-GAAP)*	\$2.52	\$2.31	9%

\* See reconciliations of non-GAAP financial measures to the corresponding GAAP financial measure in the GAAP/Non-GAAP measures section of this webpage.

Stock Quote

\$46.32 ▼

243,986 0.08

08/28/2012 1:09 P.M.

#### Events

Date Name

Jul 26 Q2 2012 Earnings Call

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Equifax offers you personal credit products that enlighten, enable and empower you. Whether you are understanding your credit, protecting your identity or preparing for a major purchase, Equifax offers the tools you need to make the smartest choices possible. For more information visit [www.Equifax.com](http://www.Equifax.com).